



2023

SENIOR MARKET INSIGHTS SERVICE

Product Catalog

THE LEADING SOURCE FOR HEALTH INSURANCE INSIGHTS

Deft Research's Senior Market Insights Service (SMIS) is an industry standard for anyone developing, marketing, or selling within the constantly changing senior products landscape.

Since 2005, over 130 insurance carriers, as well as dozens of agencies and consultancies, have relied on our SMIS as the leading source for insights into the attitudes, opinions, and behaviors of key decision-maker populations — including consumers, agents and brokers, and plan stakeholders.

SMIS OFFERINGS FOR 2023

Get actionable insights into the mindsets of consumers and agents and industry trends nationwide. Our industry-leading research has helped inform 47 of the nation's top 50 Medicare Advantage carriers and 15 of the top 20 Medicare Supplement carriers. Our 2023 Senior Market Insights Service offers the following studies:

SYNDICATED STUDIES

- National MAPD/PDP Prescription Benefit Design Conjoint Study
- Medicare Shopping and Switching Study
- Dual Eligible Acquisition Study
- Medicare Open Enrollment Period and Disenrollment Prevention Study — Supplemental
- Medicare Age-In Study
- Dual Eligible Retention Study
- AEP Gut Check Study — Supplemental
- Medicare Digital Tools Study
- Medicare Member Experience Study

LOCAL MARKET OVERSAMPLE STUDIES

- Medicare Shopping and Switching Study
- Medicare OEP and Disenrollment Prevention Study
- AEP Gut Check Study
- Medicare Member Experience Study

Some markets may not be available for a local market assessment. Please contact your Deft Research associate before ordering to assess sample feasibility.

PACKAGED SERVICES

Packaged research solutions add customized research to our industry-leading syndicated studies so you can take more informed action.

- Conjoint and Conjoint + MaxDiff
- List Scoring
- CAHPS Diagnostic
- Message Testing
- Market Assessments
 - General Medicare Market (includes Duals and Age-Ins)
 - Duals Market
 - Age-In Market
- MA Quarterly Plan Growth Tracker

INCLUDED WITH EVERY STUDY

IN-DEPTH MARKET RESEARCH STUDIES

Insightful data, charts, and commentary are included with each study. Reports range from 75 to 100 slides.

EXPERT PRESENTATIONS

Deft's experts bring each study to life through a live presentation.

ENGAGING VIDEOS

With every SMIS study, get access to a full-length Deft on Demand video presentation and Executive Summary at no additional cost.

CUSTOM ANALYSIS

Every study comes with up to three hours of additional analyst time to provide custom views of the data.



DEFT ON DEMAND BRINGS INSIGHTS TO LIFE

Deft on Demand is our video offering that features Deft experts who present in-depth, syndicated Senior Market Insight Studies in interesting and engaging ways. This year, when you purchase any one of our nine syndicated SMIS studies, you also receive access to its full-length video and Executive Summary. For a sample of what Deft on Demand offers, take a look at this short video.

VIEW “TAKE 5 WITH DEFT”

5-Minute Take: AEP Gut Check Study



HELPFUL ICONS

Quickly identify study topics that line up with your department's greatest needs.

CATEGORY ICONS

These indicate which category or topic a SMIS study primarily addresses.



PRODUCT



EXPERIENCE



CARE
MANAGEMENT



EXPANSION



MARKETING



SALES



ENGAGEMENT



RETENTION



QUALITY

SPECIAL STUDIES

Some offerings provide a unique focus.



Local Market Oversample Studies: A tailored report that surveys a local market's general population.

FORMAT DELIVERY:

Indicates available formats for a study.



Excel: Microsoft Excel tables enable you to analyze the study data.



PowerPoint: Microsoft PowerPoint provides data as a comprehensive presentation built for departmental meetings.



Market Assessment: Examines service areas down to the county level to better understand the Total Addressable Market for all lines of Medicare business.

NATIONAL MAPD/PDP PRESCRIPTION BENEFIT DESIGN CONJOINT STUDY



With prescription drug formulary, cost, and delivery structure remaining as the dominant factors in overall selection criteria, this year's national conjoint study will help product developers design a drug benefit that drives the most value — whether embedded in MAPD plans or as a stand-alone PDP offering.

2023 KEY POINTS

- See which drug-design trade-offs consumers are willing to make based on their chronic conditions, according to our adaptive conjoint analysis
- Access the online market simulator to model product configurations and see how preferences change across various consumer segments and model consumers' willingness to pay for certain features
- Discover how consumers with cardiovascular issues or diabetes may find value in CSNP-like care coordination

MEDICARE SHOPPING AND SWITCHING STUDY



Product



Marketing



Sales



Local Market



Market Assessment



Over the last 15 years, our Medicare Shopping and Switching Study has been the “gold-standard” industry report for senior consumerism in the AEP. Product managers, marketers, distributors, agencies, and consultants eagerly anticipate its publication because it traditionally signifies the start of next year’s decision-making.

WATCH A SEGMENT OF THE 2022 PRESENTATION

[5-Minute Take: 2022 Medicare Shopping and Switching Study](#)

Watch Now

2023 KEY POINTS

- Uncover the moments in their AEP journey when seniors perform different shopping activities, decide on coverage, and more
- Learn which macro impacts (e.g., inflation, elections, the new focus on TPMOs in Medicare Marketing Guidelines) may have factored into the AEP results
- Look into the evolution of flex cards and how benefit inclusions, allowances, and ease-of-use are impacting senior consumerism
- See which dental allowances, structures, and benefit levels may have enticed seniors more effectively for 2023

DUAL ELIGIBLE ACQUISITION STUDY



Marketing



Sales



Product

Market
Assessment

Today, the DSNP and MMP market is almost five million strong. And with another six million Duals in straight Medicaid and another nine million beneficiaries close to Medicaid status, the Dual Eligible market is poised for long-term growth. Our study is the industry guidebook for carriers who want to best service this rapidly growing senior segment.

WATCH A SEGMENT OF THE 2022 PRESENTATION

[5-Minute Take: 2022 Medicare Dual Eligible Acquisition Study](#)

Watch Now

2023 KEY POINTS

- Find out which traditional and SDoH supplemental benefits have the greatest impact on Duals' decisions to switch during both the AEP and lock-in
- Learn which service levels and brand components influence Dual decision-making with medical cost-shares and Rx copays reduced to \$0
- See how various influencers — such as agents, social workers, and family members — are positioned to drive product selection for lower income consumers
- Discover how the reduction in look-alike plans has changed Dual Eligible consumerism and what it portends for future years



MEDICARE OEP AND DISENROLLMENT PREVENTION STUDY



Quality



Sales



Experience



Local Market



SUPPLEMENTAL STUDY TO MEDICARE SHOPPING AND SWITCHING STUDY

Quality enrollment and tenure are more important to carrier financial performance than ever before. In this study, we help all industry stakeholders better understand the chronological order of touchpoints and events that will provide the best chances for driving enduring membership.

WATCH A SEGMENT OF THE 2022 PRESENTATION

[5-Minute Take: : 2022 Medicare OEP and Disenrollment Prevention Study](#)

Watch Now

2023 KEY POINTS

- Despite the reduction in 5-Star plans, marketing in the OEP is pervasive. Find out who is susceptible to the messaging. AEP-weary seniors? Or those who feel misled by TPMO ads?
- Learn which key indicators may point to switching, such as customer service patterns or attempting to “add a benefit” to an existing plan in the AEP
- Discover which negative experiences are most associated with consumers contemplating an early product change
- See the Pre-AEP, AEP, and Post-AEP activities that agents perform to help reduce rapid disenrollment risk

MEDICARE AGE-IN STUDY



Marketing



Product



Sales

Market
Assessment

Employer Group Retiree plans are on the decline. Plus, recent AEP switching has generally hovered at 12% or less. As a result, it's become more important than ever to engage consumers at or around age 65 who are transitioning from Commercial to Medicare coverage. Our Medicare Age-In Study helps industry insiders understand the ideal cadence of touchpoints, messaging themes, and enrollment preferences that today's Boomer seeks when considering Medicare Supplemental or Medicare Advantage coverage for the first time.

WATCH A SEGMENT OF THE 2022 PRESENTATION[5-Minute Take: 2022 Medicare Age-In Study](#)[Watch Now](#)**2023 KEY POINTS**

- Learn the product components and selection factors that consumers who are new to Medicare focus on
- Discover what Age-Ins must hear to consider MA and what they must believe to reconsider MedSupp
- Find out which channels Age-Ins focus on when progressing through their IEP, and at what timing
- Uncover how social groups and social networks impact which products Age-Ins select, as well as how they enroll in them

DUAL ELIGIBLE RETENTION STUDY



Experience



Product



Retention



The growth explosion in the DSNP space is tempered only by the frustration associated with members who can (and do) switch throughout the course of the year. Holding onto these members is more challenging than maintaining those outside of the Dual Eligible space. In this, its first year, our Dual Eligible Retention Study chronicles the experiences that provide the best chances for long-term membership. It also tackles the services and benefits correlated with consumers who face hardships associated with Social Determinants of Health (SDoH).

2023 KEY POINTS

- Explore how SDoH and Health Equity play a role in Dual's healthcare and member experiences
- Find out which experiences drive CAHPS, NPS, and key renewal metrics
- Learn where product investment can stretch the furthest as it relates to SDoH benefits such as flex cards, healthy groceries, companion care, transportation, etc.
- Discover which agent services or touchpoints are most valued by loyal Dual members

AEP GUT CHECK STUDY



Sales



Marketing



Retention



Local Market



SUPPLEMENTAL STUDY TO MEDICARE SHOPPING AND SWITCHING STUDY

There's a lot of planning that goes into AEP preparation during the winter and spring months, but it's not enough if marketers and sales managers don't "take the temperature" of seniors before executing their AEP strategy. Our AEP Gut Check Study allows them to do just that by acting as a "Pre-AEP" report for the 2024 benefit year. We assess seniors' pain points, service failures, and their experience of buyer's remorse during the summer months. We also re-sample seniors who participated in our "Post-AEP" Medicare Shopping and Switching Study earlier in the year. Doing so helps us evaluate how well last fall's preferred products actually performed. Knowing what seniors are seeking to improve with their Medicare coverage allows marketers and sales professionals to connect with seniors — and improves their approach during the fall selling period.

WATCH A SEGMENT OF THE 2022 PRESENTATION

[5-Minute Take: 2022 AEP Gut Check Study](#)[Watch Now](#)

2023 KEY POINTS

- Learn if using locally known figures as a "celebrity" spokesperson helps boost appeal
- Find out which communication channels seniors prefer when being contacted — and if those preferences are being heeded
- Discover which benefits lived up to their billing and how agents should speak to prospects about known issues



MEDICARE DIGITAL TOOLS STUDY



Experience



Marketing



Engagement



Carriers, agencies, and consultants must focus on engaging healthcare consumers digitally as all stakeholders seek to reduce costs, improve care, and broaden access. By harnessing the full power of digital tools, they can more fully reach these very connected Boomers.

In our third year of offering the Medicare Digital Tools Study, we feature a qualitative deep dive on how seniors shop for health insurance online. We take a look at the types of websites seniors use, if there is an order to how they shop, and what their thoughts are on e-brokers. We also examine difficulties they may experience in the process of shopping online and what they would like improved. Finally, we review how seniors feel about shopping for Medicare plans online and whether they find the amount of information overwhelming.

2023 KEY POINTS

- Examine how seniors are adapting to a more digital world outside of healthcare — and how that carries over to Medicare
- Explore how online portals can enhance member experience and brand value as well as derive the greatest value from their coverage
- Discover how seniors shop online, manage plans, communicate digitally, and how willing they are to further engage with virtual care

MEDICARE MEMBER EXPERIENCE STUDY



Retention



Quality



Experience

Care
Management

Local Market



In this 2023 study, we expand on themes from 2022's Health Equity and Tomorrow's Medicare Beneficiaries Study. We help stakeholders understand the specific touchpoints that set up seniors to renew coverage — as well as those that motivate them to disenroll. We also examine how various experiences are associated with higher and lower CAHPS scores, as well as advise carriers and agencies how to better engineer member communications and customer service for higher scores during out years.

2023 KEY POINTS

- Review how experiences with insurers differ among various ethnic groups of seniors and how insurers can help address them to reduce disparities
- Examine how perceived plan fit helps drives loyalty and CAHPS overall plan ratings
- Learn how carriers can save members who are early in their plan tenure by helping them understand their coverage more clearly
- Find out what degree of CSNP coordinated care may appeal to consumers dealing with diabetes or cardiovascular disease

PACKAGED SERVICES

Our most popular market research services are available on a “packaged” basis, using an efficient, standardized approach that incorporates client customization.

PACKAGED SERVICES

Service Date: Varies by client need

CONJOINT AND CONJOINT + MAXDIFF



Product



Sales



Marketing

Medicare planning for the next year always starts two years in advance. With such a long lead time between planning and enrollment, product design must be on point — or it’s a long 12 months before mistakes can be corrected.

Our Conjoint and MaxDiff suite of services allow product managers to test consumer preference in design long before bids are due. This helps ensure that premium dollars are allocated against the benefits that seniors value most. All reporting includes an online product simulator that allows your designers to test a nearly unlimited number of plan designs virtually.

WATCH THE PREVIEW VIDEO

[Product Design and Attribute Studies](#)

Watch Now



PACKAGED SERVICES

Service Date: Varies by client need

LIST SCORING



Marketing



Sales

Not all Medicare consumers and prospects are interested in the same product, which means a one-size-fits-all marketing approach never addresses all their needs. As a result, much of your marketing could be wasted.

Fortunately, our List Scoring service can show each mailing list prospect’s relative inclination to purchase MA or MedSupp, respond to direct mail, and work with an agent. It also shows if they would prefer higher or lower premium options. With all that knowledge in hand, you can finally feel more confident about your marketing spend strategies.

WATCH THE PREVIEW VIDEO

[List Scoring Service](#)

Watch Now



PACKAGED SERVICES

Service Date: Generally summer to early fall; varies by client need

CAHPS DIAGNOSTIC



Quality



Retention



Engagement

Member experience quality measures have never been more critical to MA carrier's financial performance than they are today. Knowing which elements of your members' experience are driving CAHPS scores higher or lower is essential, but waiting until CAHPS reporting comes out is a recipe for slow-to-no improvement. Our diagnostic solution looks beyond traditional reporting to assess key drivers of CAHPS at the midway point (or continuously) so you can quickly apply course corrections and avoid unpleasant CAHPS surprises down the road

WATCH THE PREVIEW VIDEO

[CAHPS Diagnostic Service](#)

Watch Now



PACKAGED SERVICES

Service Date: Generally spring; varies by client need

MESSAGE TESTING



Marketing



Sales

The amount of resources that Medicare carriers invest in marketing each year is enormous. But how many of those dollars are directed toward messages, imagery, and reasons-to-believe that actually connect with seniors? Before you commit your marketing budget to a campaign, ensure your fall or NTM marketing resonates with your prospect's needs. Our Message Testing Service will study and evaluate your concepts by actually testing them with prospects in your service area.

WATCH THE PREVIEW VIDEO

[Message Testing Service](#)

Watch Now



PACKAGED SERVICES

Service Date: Generally April for “Medicare and Duals,” June for “Age-In”

MEDICARE MARKET ASSESSMENTS



Sales



Marketing



Expansion



To understand the total available market for your Medicare products, you must first understand the proportion of consumers who are truly “in play” across the entire spectrum of Medicare products. Our market assessments illuminate these opportunities using both mapping technology and raw data to model the complete MA, MAO, PDP, OMO, TriCare, Group Retiree, and MedSupp totals down to the county level. The result is a detailed assessment that empowers marketers and strategic planners to properly invest in sales efforts today — and look for areas where they can expand tomorrow.

GET INSIGHT INTO THREE DISTINCT MARKETS

Our Medicare Market Assessments examine all three markets:

- General Medicare Market (includes Duals and Age-Ins)
- Duals Market
- Age-In Market

Assessments are available individually or can be bundled in a set of two or three for discounted pricing.

WATCH THE PREVIEW VIDEO

[Medicare Market and Age-In Assessment](#)

Watch Now



PACKAGED SERVICES

Service Date: End of February, May, August, and November

MA QUARTERLY PLAN GROWTH TRACKER



Sales



Marketing



Expansion



The MA Quarterly Plan Growth Tracker is an Excel deliverable that will show at the national, state, and county level how all MA contracts are growing on a quarterly basis both through visual mapping technology and through raw enrollment counts and percentages. Free up internal resources and rely on Deft’s expertise to provide this universally needed data that is packaged in an easy-to-use format. Our MA Quarterly Plan Growth Tracker will assist all levels of management with goal setting and strategic planning.





LOCAL MARKET OVERSAMPLE STUDIES

Local market versions of our national studies provide an analysis tailored to your needs by surveying the general population in a local market. These studies are generally completed four to six weeks after the corresponding national studies and can be delivered either as PowerPoint reports or Excel tables.

STUDY AVAILABILITY

Some markets may not be available for a local market oversample. Please contact your Deft Research associate before placing a local market order to assess the sample feasibility.

LOCAL MARKET — MEDICARE SHOPPING AND SWITCHING STUDY

With a larger sample of seniors in a local market, the report illuminates unique characteristics of members in the area and how they deviate from the national data. This helps plan managers analyze results or tailor campaigns to the specific nuances of their local markets.



LOCAL MARKET — MEDICARE OEP AND DISENROLLMENT PREVENTION STUDY

It's one thing to understand which retention efforts are proving successful nationally. But learning if any local efforts can drive persistency longer? That's another story. That's why we're offering a local market oversample version of our Medicare OEP and Disenrollment Prevention Study study for 2023.



LOCAL MARKET — AEP GUT CHECK STUDY

In just its first three years, our national version of the Medicare AEP Gut Check Study has become an industry favorite. This year we're offering a localized version so you can better understand how service area prospects may behave in the AEP.



LOCAL MARKET — MEMBER EXPERIENCE MEDICARE STUDY

Using data from or a larger sample of seniors in the service area, this report highlights the unique factors that influence CAHPS and other KPIs to become higher. The results may highlight the need to create customized engagement and outreach priorities and develop competitive programs.



DEFT RESEARCH ARCHIVE

Explore previous years' in-depth studies that remain relevant today. To access any of the following archived studies, please reach out to a member of our Client Services team.

- 2020 National Dental Conjoint Study
- 2021 National MedSupp and Original Medicare to Medicare Advantage Conjoint Study
- 2022 National Supplemental Benefit Conjoint Study
- 2022 Health Equity and Tomorrow's Medicare Beneficiary Study



ABOUT DEFT RESEARCH

As the leading market research firm for the health insurance industry, Deft Research provides timely, reliable insights to insurance carriers, agencies, and consultancies nationwide. Our specialties include product testing, member experience, predictive modeling, brand tracking, communications, and market assessments. Our syndicated products, known as Market Insights Services, are the health insurance industry's leading source for attitudes, opinions, and behaviors of key decision-maker populations, including consumers, agents and brokers, employers, and plan stakeholders.

